

IN THE UNITED STATES DISTRICT COURT  
FOR THE WESTERN DISTRICT OF NORTH CAROLINA  
CHARLOTTE DIVISION  
3:20CV445-GCM

RICKY D. JONES,

Plaintiff,

vs.

CENTRAL LOAN ADMINISTRATION  
& REPORTING a/k/a CENLAR FSB,

Defendant.

ORDER

This matter is before the Court upon Defendant Cenlar's Motion to Exclude Expert Testimony of Michael M. Christo, M.D. (Doc. No. 37). The motion has been fully briefed and is ripe for disposition.

Cenlar seeks to exclude Plaintiff's treating psychiatrist's testimony on the ground of relevancy. Specifically, Cenlar argues Dr. Christo's deposition testimony does not reveal medical opinions that are relevant to a determination of whether Plaintiff has suffered injuries caused by the actions of the Defendant. Plaintiff has designated Dr. Christo as a non-retained expert witness. The Court finds that as a treating physician, Dr. Christo is in a unique position to testify as to his observations of the Plaintiff's mental state during the relevant time period. His opinion that major life stressors, such as the foreclosure, play a role in whether Plaintiff becomes more depressed or more anxious supports Plaintiff's allegations and are highly relevant to Plaintiff's case. Accordingly,

IT IS THEREFORE ORDERED that Defendant's Motion to Exclude Expert Testimony of Michael M. Christo, M.D. (Doc. No. 37) is hereby DENIED.

Signed: July 25, 2022

